

Information to identify the case:

Debtor 1	<u>Keith Robinson</u>	Social Security number or ITIN	xxx-xx-3107
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa E. Brobeck</u>	Social Security number or ITIN	xxx-xx-3552
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-18425-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith Robinson

Lisa E. Brobeck

1/25/18

By the court: Andrew B. Altenburg Jr.
Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Keith Robinson
 Lisa E. Brobeck
 Debtors

Case No. 13-18425-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Jan 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.

db/jdb
 cr +Keith Robinson, Lisa E. Brobeck, 43 Rutgers Drive, Delran, NJ 08075-1609
 +PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 514015970 Bank of America, N.A., Attorneys for Secured Creditors, c/o Prober & Raphael, A Law Corp.,
 P.O. Box 4365, Woodland Hills, CA 91365-4365
 513958133 +Bank of America, NA, Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 513855663 PHH Mortgage, P.O. Box 5457, Mount Laurel, NJ 08054-5457
 514023940 +PHH Mortgage Corporation, Mortgage Service Center, One Mortgage Way,
 Mount Laurel, NJ 08054-4637
 513855664 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 514170045 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2018 23:28:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 25 2018 23:28:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513855662 EDI: BANKAMER.COM Jan 25 2018 23:08:00 Bank of America, PO Box 21848,
 Greensboro, NC 27420-1848
 515982893 EDI: BANKAMER.COM Jan 25 2018 23:08:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 513935348 +E-mail/Text: bankruptcy@pseg.com Jan 25 2018 23:27:58 PSEG, PO BOX 490,
 Cranford, Nj 07016, Att:Bankruptcy Dept 07016-0490
 513855666 EDI: TFSR.COM Jan 25 2018 23:08:00 Toyota Financial Services, P.O. Box 17187,
 Baltimore, MD 21297-0511
 513997229 EDI: TFSR.COM Jan 25 2018 23:08:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513855665* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 15

Date Rcvd: Jan 25, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor PHH MORTGAGE CORPORATION
james.shay@phelanhallinan.com
Jennifer R. Gorchow on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
John D. Krohn on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA , N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin C. Fayette on behalf of Debtor Keith Robinson kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Joint Debtor Lisa E. Brobeck kfayette@kevinfayette.com
Michael Frederick Dingerdissen on behalf of Creditor PHH MORTGAGE CORPORATION
nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Sherri J. Braunstein on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com

TOTAL: 13